

FIG.2

INVALIDATION PERIOD	INVALIDATION RATIO	VALID FLAG
THREE WEEKS	20%	1
SIX WEEKS	40%	0
• • •	• • •	• • •

FIG.3

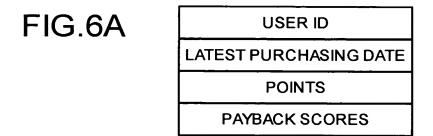
PAYBACK PERIOD	PAYBACK POINT RATIO	VALID FLAG
LESS THAN ONE WEEK	30%	1
ONE WEEK OR MORE AND LESS THAN TWO WEEKS	10%	
TWO WEEKS OR MORE	0%	
LESS THAN THREE WEEKS	10%	0
THREE WEEKS OR MORE AND LESS THAN SIX WEEKS	5%	
SIX WEEKS OR MORE	0%	
	• • •	• • •
• • •	• • •	
• • •		

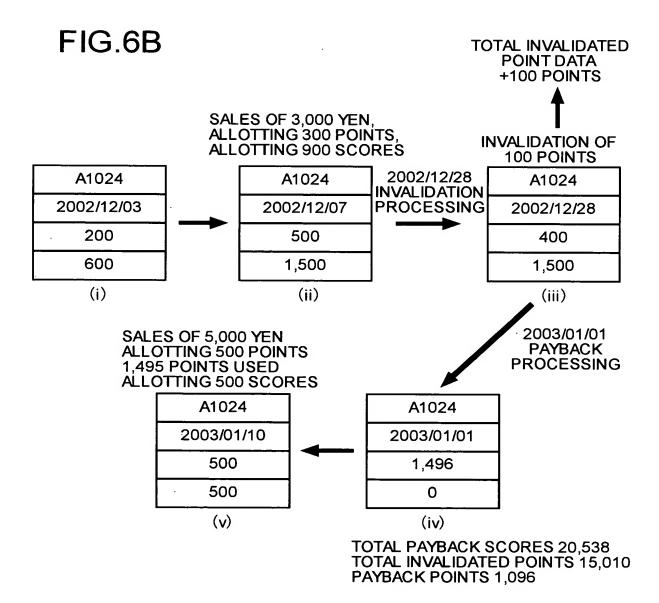
FIG.4

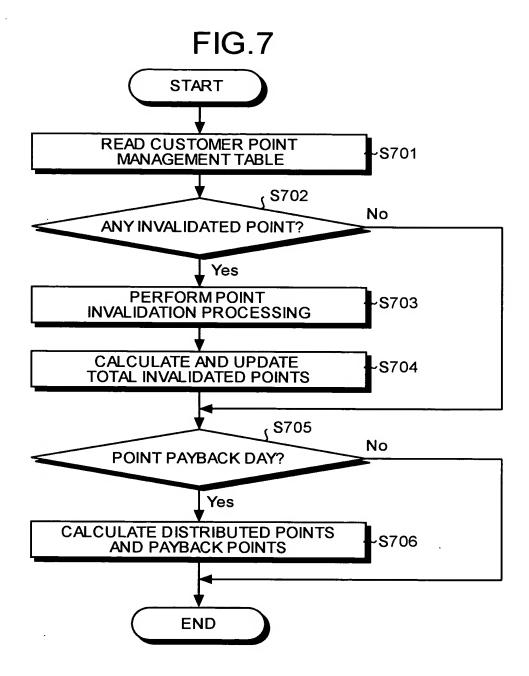
POINT ALLOTTING PERIOD	POINT ALLOTTING RATIO	VALID FLAG
NO TIME LIMIT	10%	1
LESS THAN ONE WEEK	20%	0
ONE WEEK OR MORE AND LESS THAN TWO WEEKS	10%	
TWO WEEKS OR MORE	5%	
	• • •	• • •
• • •	• • •	·
	• • •	

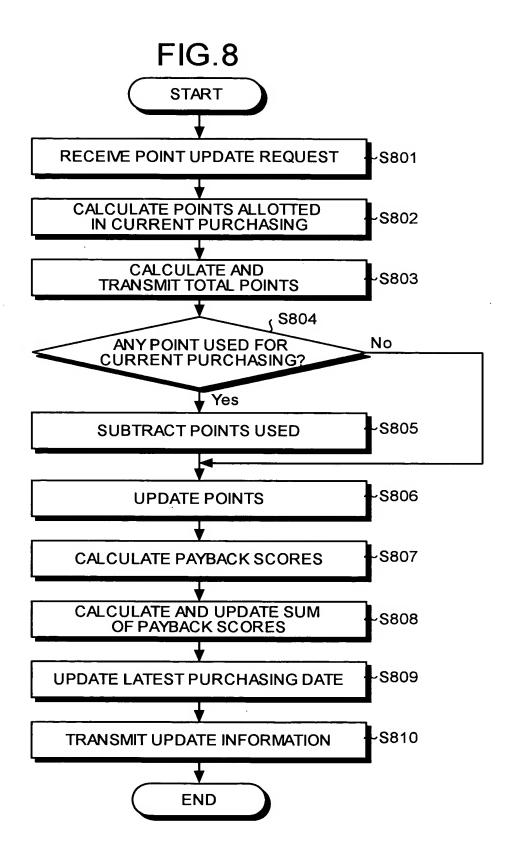
FIG.5

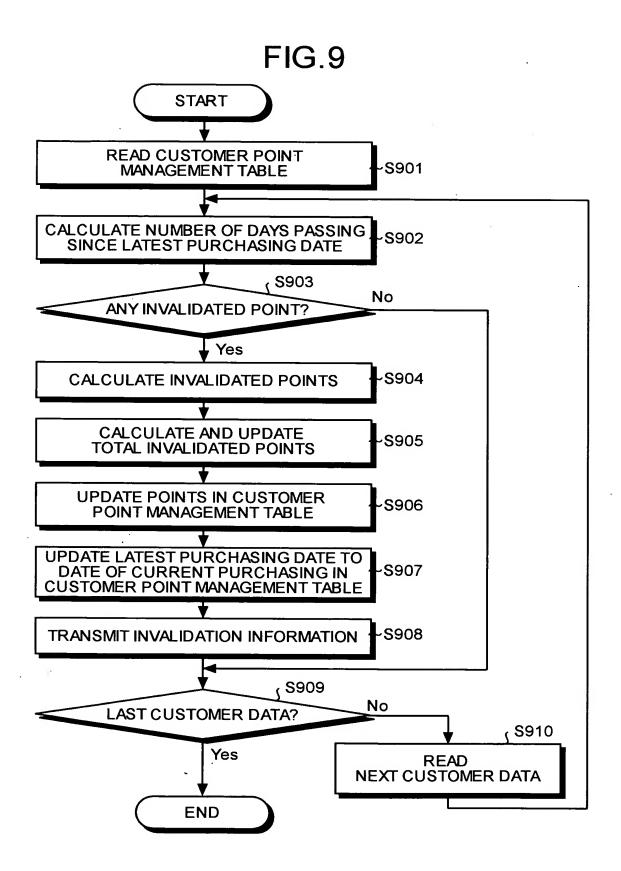
PAYBACK DATE	
2002/11/01	
2002/12/01	
2003/01/01	

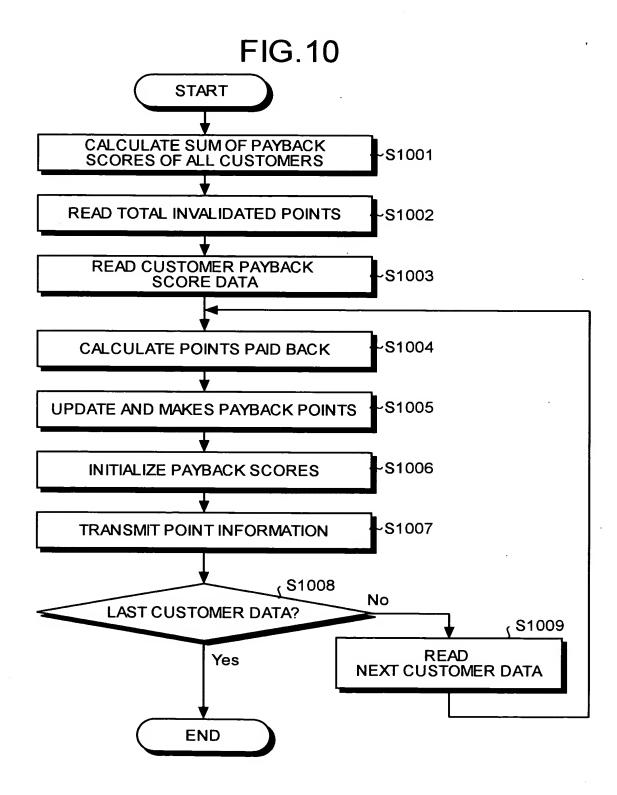












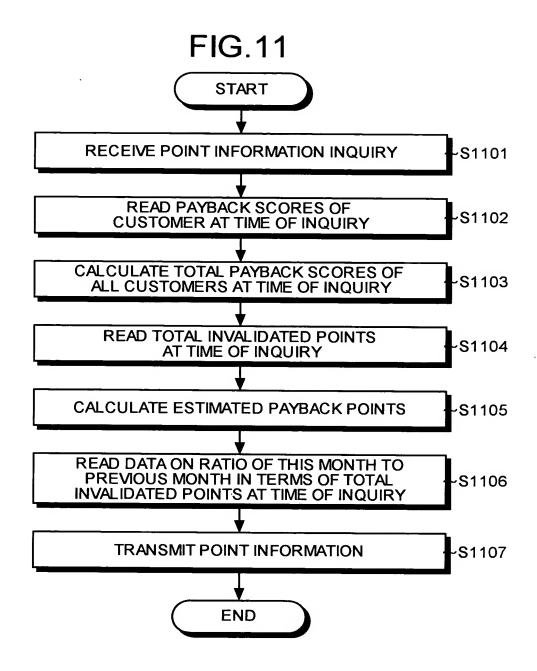


FIG.12

	2002/10/01	2002/11/01	2002/12/01	2003/01/01
PERIOD	~	~	~	~
	2002/10/31	2002/11/31	2002/12/31	2003/01/31
TOTAL INVALIDATED POINTS	12,100	11,305	15,010	16,370
RATIO OF MONTH TO PREVIOUS MONTH	1.05	0.93	1.33	1.09

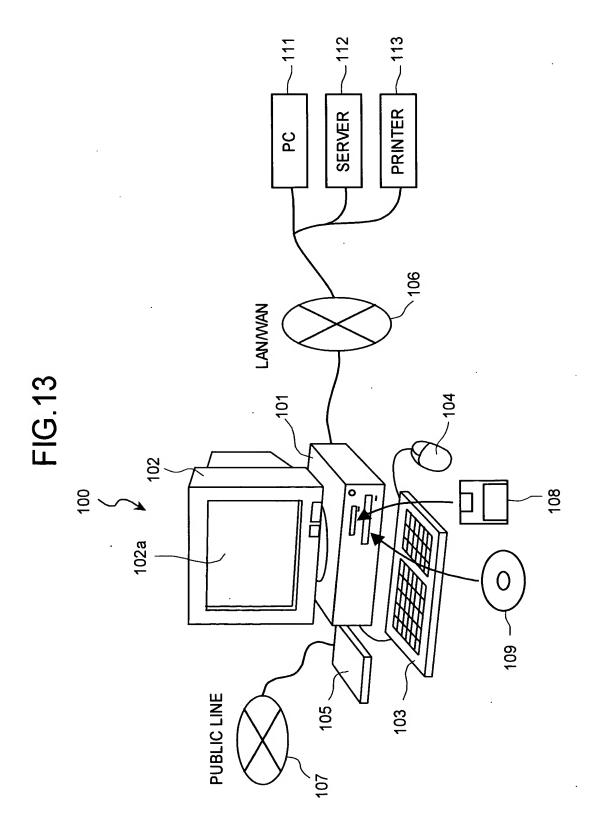


FIG.14

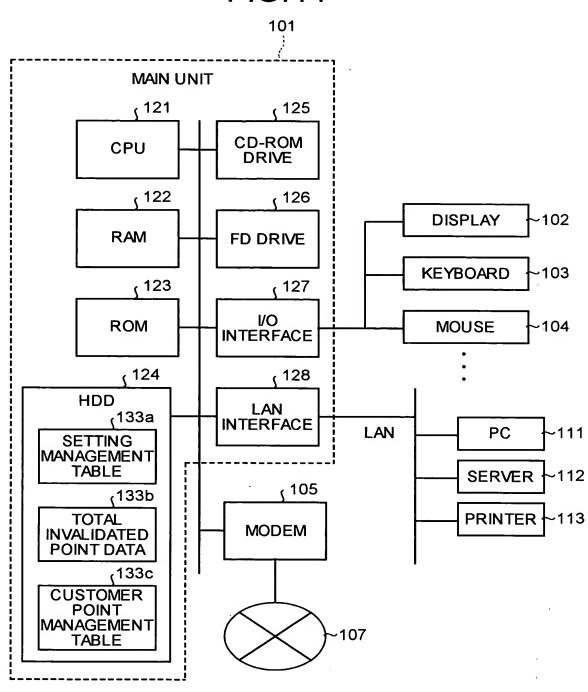


FIG.15A

	USER ID	
PURCHASING DATE 1	POINT 1	
PURCHASING DATE 2	POINT 2	TOTAL POINTS
PURCHASING DATE 3	POINT 3	TOTAL POINTS
	• • •	
PAYBACK SCORES .		

FIG.15B

	A1024	
2002/12/03	200	
2002/12/07	500	561
2003/01/10	500	
1500		